

## STIC Database Tracking Number:

**To: Altschul, Amber**  
**Location: KNX 05 D51**  
**Art Unit: 3686**  
**Date: 07/21/10**  
**Case Serial Number: 09/825,604**

**From: Paul Obiniyi**  
**Location: EIC3600**  
**KNX 04 B68/ Rm04 B71**  
**Phone: (571) 272-27734**  
**paul.obiniyi@uspto.gov**

## Search Notes

Dear Examiner Atschul:

Please find attached the results of your search for the above-referenced case. The search was conducted in the template files.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

Paul

I.	POTENTIAL REFERENCES OF INTEREST .....	3
A.	Dialog .....	3
II.	INVENTOR SEARCH RESULTS FROM DIALOG .....	5
III.	TEXT SEARCH RESULTS FROM DIALOG .....	10
A.	Full-Text Databases .....	10
IV.	TEXT SEARCH RESULTS FROM DIALOG .....	22
A.	Abstract Databases .....	22

*\*EIC-Searcher identified “potential references of interest” are selected based upon their apparent relevance to the terms/concepts provided in the examiner’s search request.*

## I. Potential References of Interest

### A. Dialog

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14/3,K/3 (Item 1 from file: 583)  
DIALOG(R)File 583: Gale Group Globalbase(TM)  
(c) 2002 Gale/Cengage. All rights reserved.

09389625  
Hong Kong: First full e-insurance solution  
HONG KONG: WEB-BASED INSURANCE SOLUTION LAUNCHED  
Asia Insurance Review (AIA) Oct 2000 p.18  
Language: ENGLISH

...in Hong Kong. By deploying the system named as e-Phoenix, the life cycle of **insurance policy** such as **rating** and underwriting can be done by **computers**. e-Phoenix is platform on B2B and B2C models...

---

14/3,K/13 (Item 3 from file: 169)  
DIALOG(R)File 169: Insurance Periodicals  
(c) 1999 NELS Publishing Co. All rights reserved.

00092970  
Commercial insurance package rates and issues policies.  
Bests Review: Property/Casualty, Dec 1989, p82

ABSTRACT: The Texas Commercial Package **Policy Insurance System** is able to **rate**, print a **policy**, and code statistics required by the Texas Insurance Checking Office. (Author/SPK)

6/3,K/4 (Item 1 from file: 16)  
DIALOG(R)File 16: Gale Group PROMT(R)  
(c) 2010 Gale/Cengage. All rights reserved.

05585663 Supplier Number: 48455781  
Allstate unveils vehicle ratings.  
Mateja, Jim  
Chicago Tribune (IL) (National Edition), p3;1  
April 30, 1998  
Language: English Record Type: Abstract

Document Type: Magazine/Journal; Trade

ABSTRACT:

...an insurance company, has released its annual vehicle make-and-model **ratings based on actual insurance claims by policyholders**. The company gave a much-better-than-average **rating** to the Chevrolet Suburban, Infiniti Q45, GMC Safari, Lincoln Continental, Isuzu Trooper and Oldsmobile Aurora. Those **given** the much-worse-than-average rating include the Chevrolet Camaro, Hyundai Accent, Honda Prelude, Toyota...

TEXT:

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14/3,K/12 (Item 2 from file: 169)  
DIALOG(R)File 169: Insurance Periodicals  
(c) 1999 NILS Publishing Co. All rights reserved.

00094750

N.Y. bank sells annuities, term life via kiosk.

Koco, Linda

National Underwriter: Life & Health/Financial Services, Oct 16 1989,  
p24

...ABSTRACT: term life insurance through an automated, kiosk-like unit located in the bank lobby. The **unit** can **rate** and sell **policies** from various **insurers**, print out **policy** applications, and issue annuity contracts. It also has the capacity to handle bank loans and...

---

14/3,K/4 (Item 2 from file: 583)  
DIALOG(R)File 583: Gale Group Globalbase(TM)  
(c) 2002 Gale/Cengage. All rights reserved.

06542167

**Insurance cost** for properties seen  
going down

PHILIPPINES: NEW **RATING SYSTEM** FOR  
**POLICIES**

Manila Bulletin (XAZ) 02 Nov 1997 p.B-3  
Language: ENGLISH

**Insurance cost** for properties seen  
going down  
PHILIPPINES: NEW **RATING SYSTEM** FOR  
**POLICIES**

... new rating system simplifies the assessment of properties such as commercial buildings, private homes, condominium, **equipment rating system**, **policyholders end up paying less for their properties insurance coverage**<



Examiner:  
Claims:  
...initiating the insurance claim;presenting the user with a first plurality of questions regarding an **insurance policy** under which the claim is being submitted depending on the type of user;**determining if** the claim is covered under a valid policy;retrieving profile information of the user that...

---

7/3,K/2 (Item 1 from file: 169)  
DIALOG(R)File 169: Insurance Periodicals  
(c) 1999 NILS Publishing Co. All rights reserved.

00041146  
ISO's claims-made CGL policy: three of its major problems.  
**Fisher**, Frederick J.  
National Underwriter: Property/Casualty, Feb 21 1986, p35

**Fisher**, Frederick J.  
DESCRIPTORS: Claims Made Form; Insurance Services Office; Liability  
**Insurance; Policy** Changes

---

7/3,K/3 (Item 1 from file: 73)  
DIALOG(R)File 73: EMBASE  
(c) 2010 Elsevier B.V. All rights reserved.

0078911333 EMBASE/Medline No: 2002075011  
An HMO-sponsored primary care-based disease management and case management initiative: Economic and selected clinical outcomes  
Sidorov J.; **Fisher F.J.**; Girolami S.; Wolke O.  
Care Coordination Department, Geisinger Health Plan, Danville, PA 17822, United States  
CORRESP. AUTHOR/AFFIL: Sidorov J.: Care Coordination Department, Geisinger Health Plan, Danville, PA 17822, United States  
CORRESP. AUTHOR EMAIL: jsidorov@geisinger.edu

Disease Management and Health Outcomes ( Dis. Manage. Health Outcomes ) ( New Zealand) March 5, 2002, 10/1 (9-16)  
CODEN: DMHOF ISSN: 1173-8790  
DOCUMENT TYPE: Journal; Article RECORD TYPE: Abstract  
LANGUAGE: English SUMMARY LANGUAGE: English  
NUMBER OF REFERENCES: 17

...**Fisher F.J**  
MEDICAL DESCRIPTORS:  
article; clinical practice; controlled study; cost control; health care **cost**; health **insurance**; health maintenance organization; human; major clinical study; nurse; outcomes research; patient care; practice guideline; primary...  
ORIG. DESCRIPTORS:

---

7/3,K/4 (Item 2 from file: 73)  
DIALOG(R)File 73: EMBASE

(c) 2010 Elsevier B.V. All rights reserved.

0067751925 EMBASE/Medline No: 9439179

1997 Balanced Budget Act carries significant Medicare Impact.

Larios D.; Liggett N.; **Marsh M.**

Waller Lansden Dortch & Davis Healthcare Work Group, Nashville, USA.

CORRESP. AUTHOR/AFFIL: Larios D.: Waller Lansden Dortch & Davis  
Healthcare Work Group, Nashville, USA.

Tennessee medicine : journal of the Tennessee Medical Association ( Tenn  
Med ) (United States) January 1, 1998, 91/1 (9-11)

ISSN: 1088-6222

DOCUMENT TYPE: Journal; Article RECORD TYPE: Abstract

FILE SEGMENT: Medline

LANGUAGE: English

...**Marsh M.**

MEDICAL DESCRIPTORS:

article; **cost** control; economics; health

**insurance**; human; legal aspect; licensing; organization  
and management; standard; United States

ORIG. DESCRIPTORS:

9/3,K/1 (Item 1 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

(c) 2010 ProQuest Info&Learning. All rights reserved.

01095893 97-45287

Insurers must rally around model fraud act

**Griffin, David**

National Underwriter (Property & Casualty/Risk & Benefits  
Management) v99n37 PP: 37, 53 Sep 11, 1995

ISSN: 1042-6841 JRNL CODE: NUN

WORD COUNT: 999

**Griffin, David**

ABSTRACT: The Coalition Against Insurance Fraud estimates that  
**insurance claims** fraud alone

**cost** the economy more than \$67 billion in 1993. The  
coalition has proposed a model insurance...

...TEXT: and consumer education programs.

This way, we'll enhance out customers' understanding of the true

**cost** of **insurance** fraud, and by

talking about our anti-fraud efforts, build greater trust between our  
industry...

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9/3,K/2 (Item 1 from file: 20)

DIALOG(R)File 20: Dialog Global Reporter

(c) 2010 Dialog. All rights reserved.

55627768 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Insider advises on auto claims: Ex-lawyer for insurers offers industry  
secrets, tips to help consumers

Betty Lin-**Fisher**



KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS - AKRON BEACON JOURNAL - OH  
April 22, 2007  
JOURNAL CODE: KABJ LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1153

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
Betty Lin-**Fisher**

... whether they are first- or third-party (the person who was hit)  
claimants, to settle **insurance claims**  
in a timely manner. Litigation, whether it involves insurance or another  
industry, drives up the...

... Bonelli acknowledged that insurance companies are in the business of  
settling claims, and the auto **insurance**  
**policy**, which is a binding contract, states what is and  
isn't covered. She said state insurance laws and regulations cover  
**insurers' claims**-handling processes.

--Your insurance company will stall and delay, hoping to wear you  
down.

"In...

... customers to shops that are not certified or known for sub-par work,  
which would **cost insurers** more in  
repairs.

Bonelli said it is the organization's understanding that many insurers  
provide...

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9/3,K/3 (Item 2 from file: 20)  
DIALOG(R)File 20: Dialog Global Reporter  
(c) 2010 Dialog. All rights reserved.

54341305 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Senate Fails to Pass Rebuke of President on Iraq Policy, Troop Surge; Some  
Threaten Defense Funding Cuts; Three Climbers Missing On Mount Hood,  
Likely Injured By A Fall From A Ledge - Part 2  
SECTION TITLE: News, International  
Rick Sanchez, Jacqui Jeras, Wolf Blitzer, Arwa Damon; Kathleen Koch,  
**Drew Griffin**  
CNN NEWS  
February 18, 2007  
JOURNAL CODE: WCNN LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 4147

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
Rick Sanchez, Jacqui Jeras, Wolf Blitzer, Arwa Damon; Kathleen Koch,  
**Drew Griffin**

... years. He says his company also got tough on minor crashes.  
ROB DEITZ, FORMER FARMERS **INSURANCE**  
**CLAIMS** ADJUSTER: At the end of the day, at the end of a  
year and a...

...if there are no checks and balances, there will be no limit to what the  
**cost** of auto **insurance** will be.

GRIFFIN: But a staff attorney for Allstate in a New Mexico lawsuit  
testified...



...that fair?

HARTWIG: There are probably in the vicinity of 25 to 30 million auto **insurance claims** every year. A very, very tiny minority actually wind up in dispute.

GRIFFIN: Do you...calling it fighting fraud.

HARTWIG: Remember, there are many other things that go into the **cost** of auto **insurance**. For instance, how many collisions there are. We're not talking about injuries. How many cars are stolen. So there are many other factors which make up the total **cost** of auto **insurance**.

GRIFFIN: State Farm and Allstate would not talk to CNN on camera. They did send...

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9/3,K/4 (Item 3 from file: 20)  
DIALOG(R)File 20: Dialog Global Reporter  
(c) 2010 Dialog. All rights reserved.

25559802 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Keep the cover on, but watch the costs  
**CRAIG FISHER**  
NEW ZEALAND HERALD  
October 18, 2002  
JOURNAL CODE: WNZH LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 619

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
**CRAIG FISHER**

... to your business. Limiting the risk of accidents or claims will not only reduce the **cost** of your **insuranceinsurance claims**.

- **Review your cover periodically.**

**Rarely is insurance a set-and-forget process. Your business position**

...

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9/3,K/5 (Item 4 from file: 20)  
DIALOG(R)File 20: Dialog Global Reporter  
(c) 2010 Dialog. All rights reserved.

19400305 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
North Carolina Doctors Upset about Rising **Cost** of  
Malpractice **Insurance**  
Jean P. **Fisher**  
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (NEWS & OBSERVER - RALEIGH,  
NORTH CAROLINA)  
October 18, 2001  
JOURNAL CODE: KNOR LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1032

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
North Carolina Doctors Upset about Rising **Cost** of  
Malpractice **Insurance**  
Jean P. **Fisher**

... devastation of the terrorist attacks Sept. 11 are conspiring to drive medical malpractice rates higher.

**Insurers** typically pool **premium** money into investment funds, using the returns to pay claims and, in good times, moderate...

... likely will be even worse next year because of the trickle-down effects of massive **insurance claims** paid out in the wake of Sept. 11. Medical malpractice carriers typically buy reinsurance to...

... percent to \$1.7 million, but still saw an 80 percent increase in its liability **insurance premium**. Chapel Hill-based UNC Hospitals took a 55 percent hit and will pay about \$3...

---

9/3,K/6 (Item 5 from file: 20)  
DIALOG(R)File 20: Dialog Global Reporter  
(c) 2010 Dialog. All rights reserved.

15030236 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
GBP10 OFFER FOR WRITTEN-OFF CAR DRIVES  
GEOFF **MARSH**  
EXPRESS, p001  
February 07, 2001  
JOURNAL CODE: FDE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 596

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
GEOFF **MARSH**

... Gwent.  
"I just couldn't believe that I'd paid more than GBP500 for an **insurance policy** which was thrown back in my face. I sent the cheque back and told Admiral its offer was unacceptable.  
"I knew the process of making an **insurance claim** would be slow but I never expected I would be financially punished in such an...

...GBP150.  
"Motorists have to remember that if they choose a higher excess to lower the **cost** of **insurance**, they will pay when there is an accident."  
After the Daily Express contacted Admiral the...

### III. Text Search Results from Dialog

#### A. Full-Text Databases

? **show files**

File 348:EUROPEAN PATENTS 1978-201028  
(c) 2010 European Patent Office  
File 349:PCT FULLTEXT 1979-2010/UB= 20100715|UT= 20100708  
(c) 2010 WIPO/Thomson  
File 325:Chinese Patents Fulltext 1985-20100623  
(c) 2010. SciPat Benelux NV.



File 15: ABI/Inform(R) 1971-2010/Jul 20  
(c) 2010 ProQuest Info&Learning

File 9: Business & Industry(R) Jul/1994-2010/Jul 20  
(c) 2010 Gale/Cengage

File 610: Business Wire 1999-2010/Jul 21  
(c) 2010 Business Wire.

File 810: Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire

File 275: Gale Group Computer DB(TM) 1983-2010/Jun 09  
(c) 2010 Gale/Cengage

File 624: McGraw-Hill Publications 1985-2010/Jul 21  
(c) 2010 McGraw-Hill Co. Inc

File 621: Gale Group New Prod. Annou.(R) 1985-2010/May 31  
(c) 2010 Gale/Cengage

File 636: Gale Group Newsletter DB(TM) 1987-2010/Jul 20  
(c) 2010 Gale/Cengage

File 613: PR Newswire 1999-2010/Jul 21  
(c) 2010 PR Newswire Association Inc

File 813: PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc

File 16: Gale Group PROMT(R) 1990-2010/Jul 20  
(c) 2010 Gale/Cengage

File 160: Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group

File 634: San Jose Mercury Jun 1985-2010/Jul 20  
(c) 2010 San Jose Mercury News

File 148: Gale Group Trade & Industry DB 1976-2010/Jul 19  
(c) 2010 Gale/Cengage

File 20: Dialog Global Reporter 1997-2010/Jul 21  
(c) 2010 Dialog

File 256: TecTrends 1982-2010/Jul W3  
(c) 2010 Info.Sources Inc. All rights res.

File 625: American Banker Publications 1981-2008/Jun 26  
(c) 2008 American Banker

File 637: Journal of Commerce 1986-2010/Jul 20  
(c) 2010 UBM Global Trade

File 635: Business Dateline(R) 1985-2010/Jul 21  
(c) 2010 ProQuest Info&Learning

File 570: Gale Group MARS(R) 1984-2010/Jun 15  
(c) 2010 Gale/Cengage

File 47: Gale Group Magazine DB(TM) 1959-2010/Jun 25  
(c) 2010 Gale/Cengage

File 268: Banking Info Source 1981-2010/Jul W1  
(c) 2010 ProQuest Info&Learning

File 626: Bond Buyer Full Text 1981-2008/Jul 07  
(c) 2008 Bond Buyer

File 267: Finance & Banking Newsletters 2008/Sep 29  
(c) 2008 Dialog

File 608: MCT Information Svc. 1992-2010/Jul 21  
(c) 2010 MCT Information Svc.

File 647: UBM Computer Fulltext 1988-2010/Jul W3  
(c) 2010 UBM, LLC

File 674: Computer News Fulltext 1989-2006/Sep W1  
(c) 2006 IDG Communications

File 13: BAMP 2010/Jul 20  
(c) 2010 Gale/Cengage

File 75: TGG Management Contents(R) 86-2010/Jul W2  
(c) 2010 Gale/Cengage

File 95: TEME-Technology & Management 1989-2010/Jun W2

(c) 2010 FIZ TECHNIK  
 File 169:Insurance Periodicals 1984-1999/Nov 15  
 (c) 1999 NILS Publishing Co.  
 File 149:TGG Health&Wellness DB(SM) 1976-2010/May W5  
 (c) 2010 Gale/Cengage  
 File 444:New England Journal of Med. 1985-2010/Jul W2  
 (c) 2010 Mass. Med. Soc.  
 File 5:Biosis Previews(R) 1926-2010/Jul W3  
 (c) 2010 The Thomson Corporation  
 File 129:PHIND(Archival) 1980-2010/Jul W3  
 (c) 2010 Informa UK Ltd  
 File 130:PHIND(Daily & Current) 2010/Jul 21  
 (c) 2010 Informa UK Ltd  
 File 455:Drug News & Perspectives 1992-2005/Aug  
 (c) 2005 Prous Science

? ds

Set	Items	Description
S1	951475	(POLICY OR PLAN OR COST OR FEE OR COVERAGE OR PREMIUM)(3N)- (INSURER? ? OR INSUR??? OR INSURANCE OR ASSURANCE OR SURETY OR GUARANT?R? ? OR UNDERWIT?)
S2	147254	(INSURER? ? OR INSUR??? OR INSURANCE OR ASSURANCE OR SURETY OR GUARANT?R? ? OR UNDERWIT?)() CLAIM? ?
S3	735798	(IDENTIF??? OR DETERMIN??? OR DECID??? OR ASCERTAIN??? OR - ESTABLISH??? OR DISTINGUISH??? OR ANALYZ??? OR ANALYS???) (3N)- (RENDER OR RENDERING OR RENDERED OR RENDER? ? OR GIVE OR GIVEN OR PRESENT OR PRESENTED)
S4	524619	(SCORE OR SCORES OR SCORING OR WEIGHT? ? OR RANK??? OR RATE OR RATING)(3N)(RULE? ? OR POLIC? OR REGULATION? ? OR PLAN? ? OR INSTRUCTION? ? OR DIRECTIVE? ?)
S5	20432	S4(7N)(SYSTEM? ? OR DEVICE? ? OR GADGET? ? OR UNIT? ? OR C- COMPUTER? ? OR EQUIPMENT? ?)
S6	35847	AU=(AQUILA, A? OR AQUILA A? OR AQUILA(2N)A? OR SCHRENK, E? OR SCHRENK E OR SCHRENK(2N)E? OR COLE, P? OR COLE P? OR COLE(- 2N)P? OR LYONS, T? OR LYONS T OR LYONS(2N)T? OR GRIFFIN, D? OR GRIFFIN D? OR GRIFFIN(2N)D? OR MARSH, M? OR MARSH M? OR MARS- H(2N)M? OR HASSOLD, C? OR HASSOLD C? OR HASSOLD(2N)C? OR FIS- HER, F? OR FISHER F? OR FISHER(2N)F? OR PORTAL, C? OR PORTAL - C? OR PORTAL(2N)C?)
S7	32	S6 AND S2
S8	0	S7 AND S4
S9	8	S7 AND S1
S10	9	S2(7N)S3
S11	18	S2(3N)S4
S12	1	S2(15N)S5
S13	2	S2(25N)S5
S14	4913	S1(15N)S2
S15	3	S14(15N)S3
S16	27	S2(15N)S3
S17	37	S9 OR S16 OR S12 OR S13 OR S15 OR S16
S18	27	S2(15N)S3
S19	3	S18 NOT PY>2000
S20	347	S2(25N)S4
S21	29	S2(7N)S4
S22	16	S21 NOT PY>2000
S23	19	S22 OR S19

? t/ 3,k/ all

23/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15: ABI/Inform(R)  
(c) 2010 ProQuest Info&Learning. All rights reserved.

01530645 01-81633  
Managing group life for profitability  
Carducci, Gerald E; Wille, Richard H  
National Underwriter (Life/Health/Financial Services) v101n44 PP: 34-35+  
Nov 3, 1997  
ISSN: 0893-8202 JRNL CODE: NUD  
WORD COUNT: 2012

...TEXT: longer totally disabled helps control overall costs.

Insurers and employers must understand the sales, pricing,  
**underwriting, claims**, and financial  
aspects of group life insurance.

**Rating**/underwriting decisions, liberal  
**policy** provisions, and acceptance of "high risk"  
occupations can be significantly affected by poor claim handling...

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23/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15: ABI/Inform(R)  
(c) 2010 ProQuest Info&Learning. All rights reserved.

00604212 92-19315  
Automation: The Competitive Edge  
Jeffries, Ellen J.  
Insurance Review v53n1 PP: 20-21 Mar 1992  
ISSN: 0749-8667 JRNL CODE: III  
WORD COUNT: 1170

...TEXT: aspects of managing and operating an insurance agency. The use of  
automation to support marketing, **rating**,  
**underwriting, claims**, applications,  
**policy** maintenance, scheduling, intra-office and  
inter-office communications is the result of better software, lower...

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23/3,K/3 (Item 1 from file: 621)  
DIALOG(R)File 621: Gale Group New Prod.Annou.(R)  
(c) 2010 Gale/Cengage. All rights reserved.

01601968 Supplier Number: 48252255 (USE FORMAT 007 FOR FULLTEXT)  
TenFold Delivers Automated Rating and Claims Processing For Unitrin, Inc.  
Subsidiary  
PR Newswire, p0127LATU027  
Jan 27, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 732

... in six months -- and for a fixed price. Property and Casualty Manager automates applications processing, **rating**, **policy** issuance, **underwriting**, **claims** processing, and regulatory reporting.  
"We set out to fix our Year 2000 problem, but ended...

---

23/3,K/4 (Item 1 from file: 636)  
DIALOG(R)File 636: Gale Group Newsletter DB(TM)  
(c) 2010 Gale/Cengage. All rights reserved.

02900276 Supplier Number: 45896163 (USE FORMAT 7 FOR FULLTEXT)  
Kentucky Opens Public Plan;  
Managed Care Week, v5, n39, pN/A  
Oct 30, 1995  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 319

... insurance reforms from applying to existing policyholders, says Curtis Dickinson, counsel for all the insurers.  
**Insurers claim** the guaranteed issue and renewability, modified community **rating** and standard benefit **plan** reforms, which took effect July 15, interrupt existing contracts.  
The court in June and again...

---

23/3,K/5 (Item 2 from file: 636)  
DIALOG(R)File 636: Gale Group Newsletter DB(TM)  
(c) 2010 Gale/Cengage. All rights reserved.

02867334 Supplier Number: 45818352 (USE FORMAT 7 FOR FULLTEXT)  
INDUSTRY CANADA: Breaking and entering -- 1994  
M2 Presswire, pN/A  
Sept 28, 1995  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1019

... accounted for more than \$373 million in residential insurance claims and \$118 million in commercial **insurance claims**.  
Over the past 15 years, the **rate** of **police**-reported breaking and entering dropped at an annual rate of 0.4%, rising only in...

---

23/3,K/6 (Item 1 from file: 813)  
DIALOG(R)File 813: PR Newswire  
(c) 1999 PR Newswire Association Inc. All rights reserved.

1217350 LATU027  
TenFold Delivers Automated Rating and Claims Processing For Unitrin, Inc.  
Subsidiary



DATE: January 27, 1998 06:00 EST WORD COUNT: 695

... in six months -- and for a fixed price. Property and Casualty Manager automates applications processing, **rating**, **policy** issuance, **underwriting**, **claims** processing, and regulatory reporting.

"We set out to fix our Year 2000 problem, but ended...

---

23/3,K/7 (Item 1 from file: 16)  
DIALOG(R)File 16: Gale Group PROMT(R)  
(c) 2010 Gale/Cengage. All rights reserved.

05442814 Supplier Number: 48252255 (USE FORMAT 7 FOR FULLTEXT)  
TenFold Delivers Automated Rating and Claims Processing For Unitrin, Inc.  
Subsidiary  
PR Newswire, p0127LATU027  
Jan 27, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 732

... in six months -- and for a fixed price. Property and Casualty Manager automates applications processing, **rating**, **policy** issuance, **underwriting**, **claims** processing, and regulatory reporting.

"We set out to fix our Year 2000 problem, but ended...

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23/3,K/9 (Item 1 from file: 148)  
DIALOG(R)File 148: Gale Group Trade & Industry DB  
(c) 2010 Gale/Cengage. All rights reserved.

09988557 SUPPLIER NUMBER: 20182620 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
TenFold Delivers Automated Rating and Claims Processing For Unitrin, Inc.  
Subsidiary  
PR Newswire, p127LATU027  
Jan 27, 1998  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 767 LINE COUNT: 00072

... in six months -- and for a fixed price. Property and Casualty Manager automates applications processing, **rating**, **policy** issuance, **underwriting**, **claims** processing, and regulatory reporting.

"We set out to fix our Year 2000 problem, but ended...

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23/3,K/10 (Item 2 from file: 148)  
DIALOG(R)File 148: Gale Group Trade & Industry DB  
(c) 2010 Gale/Cengage. All rights reserved.

09886031 SUPPLIER NUMBER: 19977266 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Managing group life for profitability.(group life insurance)  
Carducci, Gerald E.; Wille, Richard H.  
National Underwriter Life & Health-Financial Services Edition, v101,

n44, p34(5)

Nov 3, 1997

ISSN: 0893-8202 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 2138 LINE COUNT: 00190

... longer totally disabled helps control overall costs.

Insurers and employers must understand the sales, pricing, **underwriting, claims**, and financial aspects of group life insurance.

**Rating**/underwriting decisions, liberal **policy** provisions, and acceptance of "high risk" occupations can be significantly affected by poor claim handling...

---

23/3,K/11 (Item 3 from file: 148)

DIALOG(R)File 148: Gale Group Trade & Industry DB

(c) 2010 Gale/Cengage. All rights reserved.

05907203 SUPPLIER NUMBER: 12246662 (USE FORMAT 7 OR 9 FOR FULL TEXT)

In defense of rate regulators. (regulation of insurance industry)

Simons, Martin M.

Best's Review - Property-Casualty Insurance Edition, v93, n2, p59(4)

June, 1992

ISSN: 0161-7745 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1358 LINE COUNT: 00116

ABSTRACT: Many property and casualty insurers believe that their problems are the result of **rate regulation**.

**Insurers claim** that regulators have political motives for keeping rates low, but regulators base nearly all rate...

---

23/3,K/12 (Item 1 from file: 20)

DIALOG(R)File 20: Dialog Global Reporter

(c) 2010 Dialog. All rights reserved.

11912843 (USE FORMAT 7 OR 9 FOR FULLTEXT)

India: BIFR for winding up Indo Maxwell

BUSINESS LINE

July 13, 2000

JOURNAL CODE: FBLN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 445

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... regard, the Bench said.

IML had also submitted that it was hopeful of receiving the **insurance claim** as also grant from the State Government. The Bench had then **decided** to **give** one last opportunity to the company and its promoters.

The company, in a letter dated...

---

23/3,K/13 (Item 2 from file: 20)

DIALOG(R)File 20: Dialog Global Reporter

(c) 2010 Dialog. All rights reserved.



08323552 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Management By wandering around: State-of-the-art  
ECONOMIC TIMES  
November 22, 1999  
JOURNAL CODE: WETI LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 612

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... including procedural aspects  
\* Excise duty refunds/rebates including procedural aspects  
\* Credit policy and exchange control **regulations**  
update  
\* Interest **rate** swaps and how to use them  
profitably  
\* **Insurance claims**  
\* Tax exemptions  
Fees: Rs 2,400 for two days and Rs 1,300 for one...

---

23/3,K/14 (Item 3 from file: 20)  
DIALOG(R)File 20: Dialog Global Reporter  
(c) 2010 Dialog. All rights reserved.

01889630 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Chicago Consumers Name an HMO as the Top-Rated Health Plan in Area  
Bruce Japsen  
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (CHICAGO TRIBUNE)  
June 10, 1998 8:59  
JOURNAL CODE: KCTR LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 888

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... certainly opportunity for improvement," said Dennis Becker, Senior  
Vice President of MEDSTAT, which specializes in  
**analyzing health insurance c**  
**laims.**  
**Given** the negative publicity often garnered by  
HMOs, researchers said they were surprised that the overall...

---

23/3,K/15 (Item 1 from file: 608)  
DIALOG(R)File 608: MCT Information Svc.  
(c) 2010 MCT Information Svc. All rights reserved.

06562915 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Chicago Consumers Name an HMO as the Top-Rated Health Plan in Area  
Bruce Japsen  
Chicago Tribune  
June 10, 1998  
DOCUMENT TYPE: NEWSPAPER RECORD TYPE: FULLTEXT LANGUAGE: ENGLISH  
WORD COUNT: 881

...TEXT: certainly opportunity for improvement," said Dennis Becker,  
Senior Vice President of MEDSTAT, which specializes in

**analyzing health insurance  
claims.**

**Given** the negative publicity often garnered by HMOs,  
researchers said they were surprised that the overall...

---

23/3,K/16 (Item 1 from file: 13)  
DIALOG(R)File 13: BAMP  
(c) 2010 Gale/Cengage. All rights reserved.

00562546 Supplier Number: 24078085 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Managing Group Life For Profitability  
(Managing group life insurance for profitability requires well-designed  
products, collaboration and cooperation with employers and coordinated  
reporting of financial information)  
Article Author(s): Carducci, Gerald E; Wille, Richard H  
National Underwriter Life & Health-Financial Services Edition, v 101  
, n 44, p 34-35,38+  
November 03, 1997  
DOCUMENT TYPE: Journal ISSN: 0028-033X (United States)  
LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1976

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...longer totally disabled helps control overall costs.

Insurers and employers must understand the sales, pricing,  
**underwriting, claims**, and financial  
aspects of group life insurance.

**Rating**/underwriting decisions, liberal  
**policy** provisions, and acceptance of "high risk"  
occupations can be significantly affected by poor claim handling...

---

23/3,K/17 (Item 1 from file: 169)  
DIALOG(R)File 169: Insurance Periodicals  
(c) 1999 NELS Publishing Co. All rights reserved.

00088382  
Moody's insurance claims paying ratings.  
National Underwriter: Life & Health/Financial Services, Feb 27 1989,  
p35

...ABSTRACT: Assurance Society of the United States. Zurich American Life  
Insurance Company was assigned to Aa3 **insurance  
claims**-paying **rating** for its senior  
**policyholder** obligations and claims. (Author/FMM)

---

23/3,K/18 (Item 2 from file: 169)  
DIALOG(R)File 169: Insurance Periodicals  
(c) 1999 NELS Publishing Co. All rights reserved.

00075103

Moody's assigns highest rating to four insurers.  
National Underwriter: Life & Health/Financial Services, May 9 1988, p26

ABSTRACT: Moody's Investors Service said it assigned an Aaa  
**insurance claims**-paying  
**rating** to senior **policyholder**  
obligations of Principal Mutual Life Insurance Company, Guardian Life  
Insurance Company of America, Sun Alliance...

---

23/3,K/19 (Item 3 from file: 169)  
DIALOG(R)File 169: Insurance Periodicals  
(c) 1999 NELS Publishing Co. All rights reserved.

00011460  
Group sees success in Minnesota legislature.  
National Underwriter: Property/Casualty, May 25 1984, p57

ABSTRACT: Summarizes 1984 insurance legislation in Minnesota which includes  
authorization of statutory punitive damages for specified  
**insurance claims** practices  
violations; changes in the adjustable **policy** loan  
interest **rate** law; an omnibus technical corrections  
bill which provides an important repealer of the coverage for...

6/3,K/1 (Item 1 from file: 649)  
DIALOG(R)File 649: Gale Group Newswire ASAP(TM)  
(c) 2010 Gale/Cengage. All rights reserved.

03024662 SUPPLIER NUMBER: 61398741 (USE FORMAT 7 or 9 FOR FULL TEXT)  
DCR Assigns Initial Claims Paying Ability Rating of 'AAA' to State Farm  
Mutual Automobile Insurance Company.  
PR Newswire, 1654  
April 7, 2000  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 469 LINE COUNT: 00042

... superior market penetration with approximately one in every four  
American households owning a State Farm **policy**.

DCR is a leading global **rating** agency with 34  
local market offices **providing** ratings and research on  
debt issues and **insurance claims**  
paying ability in more than 50 countries. DCR **provides**  
more than 600 claims paying ability and debt ratings on life & health,  
property & casualty, title...

---

6/3,K/4 (Item 1 from file: 16)  
DIALOG(R)File 16: Gale Group PROMT(R)  
(c) 2010 Gale/Cengage. All rights reserved.

05585663 Supplier Number: 48455781  
Allstate unveils vehicle ratings.  
Mateja, Jim  
Chicago Tribune (IL) (National Edition), p3;1  
April 30, 1998  
Language: English Record Type: Abstract

Document Type: Magazine/Journal; Trade

ABSTRACT:

...an insurance company, has released its annual vehicle make-and-model **ratings based on actual insurance claims by policyholders**. The company gave a much-better-than-average **rating** to the Chevrolet Suburban, Infiniti Q45, GMC Safari, Lincoln Continental, Isuzu Trooper and Oldsmobile Aurora. Those **given** the much-worse-than-average rating include the Chevrolet Camaro, Hyundai Accent, Honda Prelude, Toyota...

TEXT:

---

6/3,K/5 (Item 1 from file: 813)  
DIALOG(R)File 813: PR Newswire  
(c) 1999 PR Newswire Association Inc. All rights reserved.

1452527 NYF070  
DCR Rates Republic of Hungary's US \$500 Million Global Bond 'BBB'

DATE: April 9, 1999 13:37 EDT WORD COUNT: 333

... the inefficient and costly health care system and other structural adjustments to comply with EU **regulations**, she explained.

Duff & Phelps Credit **Rating** Co. (DCR) is a leading global **rating** agency with 32 local market offices **providing** ratings and research on debt issues and **insurance claims** paying ability in more than 50 countries. For additional research on Hungary, visit DCR's ...

---

6/3,K/6 (Item 1 from file: 15)  
DIALOG(R)File 15: ABI/Inform(R)  
(c) 2010 ProQuest Info&Learning. All rights reserved.

06336036 82362418  
High Court Says Ohio Can Put U.S. Second in Line for Claims on Insurance Company  
Geoffrey A. Campbell  
Bond Buyer v304n29172 PP: 2 Jun 14, 1993  
ISSN: 0732-0469 JRNL CODE: BBBB  
WORD COUNT: 554

...ABSTRACT: upheld portions of an Ohio law governing insurance company liquidations that placed the claims of **policyholders** above the U.S. government. "Accordingly, Ohio may effectively **provide** priority, over claims of the United States, to the **insurance claims** of **policyholders** and to the costs and expenses of administering the liquidation," [Harry A. Blackmun] said. "But when Ohio attempts to **rank** other categories of claims above those pressed by the United States, it is not free..."  
...TEXT: creditors connected to an insurance company through activities not involving insurance.

"Accordingly, Ohio may effectively **provide** priority, over claims of the United States, to the **insurance claims of policyholders** and to the costs and expenses of administering the liquidation," Blackmun said. "But when Ohio attempts to **rank** other categories of claims above those pressed by the United States, it is not free..."

---

6/3,K/7 (Item 1 from file: 613)  
DIALOG(R)File 613: PR Newswire  
(c) 2010 PR Newswire Association Inc. All rights reserved.

00302464 20000330NYTH159 (USE FORMAT 7 FOR FULLTEXT)  
Dcr Issues Pre-Sale Report on Beckman Coulter, Inc., 7.4975% Net Lease  
Pass-Through Certificates, Series BC 2000-A  
PR Newswire  
Thursday, March 30, 2000 16:19 EST  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 258

...summarizes the tenant information, the leases, the loans, the properties and the residual value insurance **policies**.

Duff & Phelps Credit **Rating** Co. is a leading global **rating** agency with 34 local market offices **providing** ratings and research on debt issues and **insurance claims** paying ability in more than 50 countries. The report is accessible on DCR's Web...

---

6/3,K/8 (Item 2 from file: 613)  
DIALOG(R)File 613: PR Newswire  
(c) 2010 PR Newswire Association Inc. All rights reserved.

00269291 20000218NYF094 (USE FORMAT 7 FOR FULLTEXT)  
Dcr Assigns 'Aa-' CPA Rating to Beneficial Life Insurance CO.  
PR Newswire  
Friday, February 18, 2000 15:49 EST  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 455

...a large number of policyholders. Deseret Management Co. is Beneficial Life's immediate parent and **provides** Beneficial Life financial flexibility through a line of credit and a flexible dividend **policy**.

DCR is a leading global **rating** agency with 34 local market offices **providing** ratings and research on debt issues and **insurance claims** paying ability in more than 50 countries. DCR **provides** more than 600 claims paying

ability and debt ratings on life & health, property & casualty,  
title...

---

6/3,K/9 (Item 1 from file: 637)  
DIALOG(R)File 637: Journal of Commerce  
(c) 2010 UBM Global Trade. All rights reserved.

NJ AGENTS RECOMMEND SPECIAL COURTS TO HEAR AUTO ACCIDENT LAWSUITS  
JOURNAL OF COMMERCE (JC) - FRIDAY June 10, 1988  
By: LAURA RALEY BORDA Journal of Commerce Staff  
Edition: FIVE STAR Section: INSURANCE Page: 9A  
Word Count: 301

...recommended:

- \* Changing the actuarial accounting procedures used by the joint underwriting association.

- \* Creating a separate **rating** pool for the joint underwriting association.

- \* **Giving** incentives to safer drivers to seek private insurance.

- \* Enforcing body shop **regulations**.  
Medical costs for auto **insurance**  
**claims** also need to be controlled, the group said.

#### **IV. Text Search Results from Dialog**

##### **A. Abstract Databases**

###### **show files**

File 350:Derwent WPIX 1963-2010/UD= 201045  
(c) 2010 Thomson Reuters  
File 347:JAPIO Dec 1976-2010/Feb(Updated 100525)  
(c) 2010 JPO & JAPIO  
File 35:Dissertation Abs Online 1861-2010/Jun  
(c) 2010 ProQuest Info&Learning  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 Gale/Cengage  
File 65:Inside Conferences 1993-2010/Jul 21  
(c) 2010 BLDSC all rts. reserv.  
File 2:INSPEC 1898-2010/Jul W2  
(c) 2010 The IET  
File 474:New York Times Abs 1969-2010/Jul 21  
(c) 2010 The New York Times  
File 99:Wilson Appl. Sci & Tech Abs 1983-2010/May  
(c) 2010 The HW Wilson Co.

File 169:Insurance Periodicals 1984-1999/Nov 15  
(c) 1999 NILS Publishing Co.  
File 6:NTIS 1964-2010/Jul W3  
(c) 2010 NTIS, Intl Cpyrght All Rights Res  
File 63:Transport Res(TRIS) 1970-2010/Jun  
(c) fmt only 2010 Dialog  
File 8:Ei Compendex(R) 1884-2010/Jul W2  
(c) 2010 Elsevier Eng. Info. Inc.  
File 14:Mechanical and Transport Engineer Abstract 1966-2010/May  
(c) 2010 CSA.  
File 139:EconLit 1969-2010/Jun  
(c) 2010 American Economic Association  
File 475:Wall Street Journal Abs 1973-2010/Jul 21  
(c) 2010 The New York Times  
File 73:EMBASE 1974-2010/Jul 21  
(c) 2010 Elsevier B.V.  
File 155:MEDLINE(R) 1950-2010/Jul 19  
(c) format only 2010 Dialog  
File 34:SciSearch(R) Cited Ref Sci 1990-2010/Jul W2  
(c) 2010 The Thomson Corp  
File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec  
(c) 2006 The Thomson Corp  
File 74:Int.Pharm.Abs 1970-2010/Jun B2  
(c) 2010 The Thomson Corporation  
File 42:Pharm. News Index 1974-2010/Jul W2  
(c) 2010 ProQuest Info&Learning

? ds

Set	Items	Description
S1	78656	(POLICY OR PLAN OR COST OR FEE OR COVERAGE OR PREMIUM)(3N)- (INSURER? ? OR INSUR??? OR INSURANCE OR ASSURANCE OR SURETY OR GUARANT?R? ? OR UNDERWIT?)
S2	13615	(INSURER? ? OR INSUR??? OR INSURANCE OR ASSURANCE OR SURETY OR GUARANT?R? ? OR UNDERWIT?)() CLAIM? ?
S3	660093	(IDENTIF??? OR DETERMIN??? OR DECID??? OR ASCERTAIN??? OR - ESTABLISH??? OR DISTINGUISH??? OR ANALYZ??? OR ANALYS???) (3N)- (RENDER OR RENDERING OR RENDERED OR RENDER? ? OR GIVE OR GIVEN OR PRESENT OR PRESENTED)
S4	92694	(SCORE OR SCORES OR SCORING OR WEIGHT? ? OR RANK??? OR RATE OR RATING)(3N)(RULE? ? OR POLIC? OR REGULATION? ? OR PLAN? ? OR INSTRUCTION? ? OR DIRECTIVE? ?)
S5	6901	S4(7N)(SYSTEM? ? OR DEVICE? ? OR GADGET? ? OR UNIT? ? OR C- COMPUTER? ? OR EQUIPMENT? ?)
S6	15452	AU=(AQUILA, A? OR AQUILA A? OR AQUILA(2N)A? OR SCHRENK, E? OR SCHRENK E OR SCHRENK(2N)E? OR COLE, P? OR COLE P? OR COLE(- 2N)P? OR LYONS, T? OR LYONS T OR LYONS(2N)T? OR GRIFFIN, D? OR GRIFFIN D? OR GRIFFIN(2N)D? OR MARSH, M? OR MARSH M? OR MARS- H(2N)M? OR HASSOLD, C? OR HASSOLD C? OR HASSOLD(2N)C? OR FIS- HER, F? OR FISHER F? OR FISHER(2N)F? OR PORTAL, C? OR PORTAL - C? OR PORTAL(2N)C?)
S7	5	S6 AND S1
S8	54	S2 AND S3
S9	1330	S2 AND S1
S10	10	S9 AND S3
S11	25	S2 AND S4
S12	40	S1 AND S5
S13	119	S8 OR S10 OR S11 OR S12
S14	49	S13 NOT PY>2000

?

14/3,K/1 (Item 1 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
(c) 2010 Thomson Reuters. All rights reserved.

0006193037 - Drawing available  
WPI ACC NO: 1992-073389/199210  
XRPX Acc No: N1992-055189  
Damage loss claim processing appts. with activity logging - creates file  
for each case from initial transaction record consisting of  
keyboard-accessed preformatted screens displayed locally  
Patent Assignee: HARTFORD FIRE INSURANCE CO (HART-N); INT TELEPHONE &  
TELEGRAPH CORP (INTT); ITT CORP (INTT)  
Inventor: BARR R; BEAUCHESNE L; BENSON R; BURDICK M; DUFFY J; FLETCHER P;  
FRITZ D; GADDAS J R; GIRARDINI J; GUILMETTE R; HUGHES D; LAYTUBBY L; LONG  
J; MACHNICH C; MAYTUBBY L; MONTRESOR B; MOORE S; PATCH T; POLLNOW R;  
PRIGNON G; RETARTHA A; ROUND M; ROUND M J  
Patent Family (4 patents, 14 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
EP 472786	A	19920304	EP 1990309383	A	19900828	199210 B
CA 2024320	A	19920301	CA 24320	A	19900830	199224 E
EP 472786	B1	19960313	EP 1990309383	A	19900828	199615 E
DE 69025935	E	19960418	DE 69025935	A	19900828	199621 E
			EP 1990309383	A	19900828	

Priority Applications (no., kind, date): EP 1990309383 A 19900828

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
--------	------	-----	----	-----	--------	-------

EP 472786	A	EN				
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Regional Designated States,Original: AT BE CH DE ES FR GB GR IT LI LU NL  
SE

CA 2024320	A	EN				
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EP 472786	B1	EN	80	8		
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Regional Designated States,Original: AT BE CH DE DK ES FR GB GR IT LI LU  
NL SE

DE 69025935	E	DE			Application	EP 1990309383
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Based on OPI patent EP 472786

#### Original Publication Data by Authority

#### Argentina

Assignee name & address:

Claims:

...for an insurance company, comprising processing means (38,62) for  
processing data related to an <B>insurance

**claim**, a storage means (42,46) interconnected with said  
processing means, and including a data bank into which  
**data can** be written and from which  
data can be read, and a plurality of terminals (40...

...related to a submitted claim into said system and including means for  
accessing and retrieving **insurance**

**coverage** data from said storage means for an

**insurance policy** related to said  
submitted claim and arranged to **link**

**said coverage** data with said





submitted claim data, **means for**  
establishing a plurality of categories into which said submitted claim may  
be classified and arranged to **present** an operator  
**at** one of said terminals with a unique data entry format  
for each category, and means...

...undertaken with respect to said submitted claim during the processing of  
said claim by said **insurance** company is entered, along  
with a data at which said activity occurred, into said activity...

---

14/3,K/2 (Item 1 from file: 35)  
DIALOG(R)File 35: Dissertation Abs Online  
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897486 ORDER NO: AAD85-24000  
USE OF CREDIBILITY THEORY FOR RATE-MAKING IN MARINE (CARGO) INSURANCE  
BUSINESS (COSTING, RISK MANAGEMENT, COMPONENT, STATISTICS)  
Author: SABHARWAL, YASH PAUL  
Degree: FIIMA  
Year: 1975  
Corporate Source/Institution: INDIAN INSTITUTE OF MANAGEMENT (I) (INDIA)  
(0625)  
Source: VOLUME 46/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 2747. 155 PAGES

...present in this line of insurance business is described by the fact  
that the marine **underwriters claim** to  
be often faced with "first-of-a-kind" risk.  
Multiple-classification of the risks...

...the additional information with the existing one. Use of this theory in  
developing an experience **rating plan**  
for marine insurance is very promising.

The objective of this study is to devise a formal experience  
**rating plan** for Marine (Cargo)  
Insurance Business. In this context, following questions are sought to be  
answered...

---

14/3,K/3 (Item 1 from file: 583)  
DIALOG(R)File 583: Gale Group Globalbase(TM)  
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09389625  
Hong Kong: First full e-insurance solution  
HONG KONG: WEB-BASED INSURANCE SOLUTION LAUNCHED  
Asia Insurance Review (AIA) Oct 2000 p.18  
Language: ENGLISH

...in Hong Kong. By deploying the system named as e-Phoenix, the life cycle  
of **insurance policy** such as  
**rating** and underwriting can be done by  
**computers**. e-Phoenix is platform on B2B  
and B2C models...

14/3,K/4 (Item 2 from file: 583)  
DIALOG(R)File 583: Gale Group Globalbase(TM)  
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06542167

**Insurance cost** for properties seen  
going down  
PHILIPPINES: **NEW RATING SYSTEM FOR  
POLI CIES**  
Manila Bulletin (XAZ) 02 Nov 1997 p.B-3  
Language: ENGLISH

**Insurance cost** for properties seen  
going down  
PHILIPPINES: **NEW RATING SYSTEM FOR  
POLI CIES**

... new rating system simplifies the assessment of properties such as  
commercial buildings, private homes, condominium, **equipment rating  
system, policyholders end up paying  
less for their properties insurance coverage<**  
;/ B> .

---

14/3,K/5 (Item 3 from file: 583)  
DIALOG(R)File 583: Gale Group Globalbase(TM)  
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06103062

Life **insurance premium** to drop?  
TAIWAN: RUMOURS OF LIFE PREMIUMS TO GO DOWN  
Commercial Times (XKC) 17 Jan 1995 p.7  
Language: CHINESE

Life **insurance premium** to drop?

... more. It is the long term target of the Ministry of Finance to achieve  
"free **premium rate** " for life  
insurance **policies**. The "free **premium  
rate**" **system** should include free  
interest rate, fixed interest rate and extra charges rate. Fixed interest  
rate...

---

14/3,K/6 (Item 4 from file: 583)  
DIALOG(R)File 583: Gale Group Globalbase(TM)  
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04660665

Country boom  
UK - METHODIST **INSURANCE** RESTRUCTURES HOME  
**POLICY RATING SYSTEM<**  
/ B>

Post Magazine (PM) 21 November 1991 p42  
ISSN: 0032-5252

UK - METHODIST INSURANCE RESTRUCTURES HOME  
POLICY RATING SYSTEM<  
/ B>

Methodist Insurance's home policy has  
had its ratings system restructured: the buildings rate being changed to 4  
areas and people who also have a contents policy with  
Methodist Insurance are given concessionary rates.  
Contents rates are now divided into 6 areas, vs 3 previously...

---

14/3,K/7 (Item 1 from file: 2)  
DIALOG(R)File 2: INSPEC  
(c) 2010 The IET. All rights reserved.

04334700  
Title: Making property/casualty systems bolster the bottom line  
Author(s): Ketzenberger, J.  
Journal: Insurance Software Review, vol.13, no.4, pp.87, 89, 90, 92  
Country of Publication: USA  
Publication Date: Winter 1988  
ISSN: 0892-8533  
ISSN Type: print  
CODEN: INSREK  
Language: English  
Subfile(s): D (Information Technology for Business); E (Mechanical &  
Production Engineering)  
INSPEC Update Issue: 1989-008  
Copyright: 1989, IEE

Abstract: Factors affecting the profitability of property/casualty  
**insurance** and the **cost**  
-effectiveness of computing services in this field are discussed. The  
value of decision support system...

Identifiers: property **insurance**; casualty  
**insurance**; profitability; **cost**  
-effectiveness; computing services; decision support  
**system**; **policy** administration;  
**rating**; claims administration; accounting

---

14/3,K/8 (Item 2 from file: 2)  
DIALOG(R)File 2: INSPEC  
(c) 2010 The IET. All rights reserved.

03047170  
Title: Automating front-end multi-peril policy writing  
Author(s): Monahan, J.  
Journal: Best's Review - Property/Casualty Insurance Edition, vol.83, no.

11, pp.98-9  
Country of Publication: USA  
Publication Date: March 1983  
ISSN: 0161-7745  
ISSN Type: print  
CODEN: BRPIDU  
Language: English  
Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)  
INSPEC Update Issue: 1983-006  
Copyright: 1983, IEE

Identifiers: multiperil **policy** writing;  
**insurance** DP; Allstate Insurance Companies' automated  
**system**; **rating**; quotes; monoline  
**policies**; business **systems**

---

14/3,K/9 (Item 3 from file: 2)  
DIALOG(R)File 2: INSPEC  
(c) 2010 The IET. All rights reserved.

02748310  
Title: Empirical Bayes analysis and display of failure rates  
Author(s): Hoadley, B. 1  
Affiliation(s):  
1. Bell Labs., Holmdel, NJ, USA  
Book Title: Proceedings of the 31st Electronic Components Conference 1981  
Inclusive Page Numbers: 499-505  
Publisher: IEEE, New York, NY  
Country of Publication: USA  
Publication Date: 1981  
Conference Title: 31st Electronic Components Conference 1981  
Conference Date: 11-13 May 1981  
Conference Location: Atlanta, GA, USA  
Conference Sponsor: IEEE Electron. Ind. Assoc  
Number of Pages: xii+ 522  
Language: English  
Subfile(s): B (Electrical & Electronic Engineering); E (Mechanical & Production Engineering)  
INSPEC Update Issue: 1981-011  
Copyright: 1981, IEE

Identifiers: display of failure rates; empirical Bayes method; estimating failure rates; control chart format; pooled failure **rate**; Quality Measurement **Plan**; quality **assurance** audit; Bell **System** management; QMP; probability interval; QMP reduces statistical errors; quality control; reliability; quality assurance

---

14/3,K/10 (Item 1 from file: 474)  
DIALOG(R)File 474: New York Times Abs  
(c) 2010 The New York Times. All rights reserved.

07661456 NYT Sequence Number: 130273990201  
GROUP WON'T PUBLICIZE YEAR 2000 RATINGS

New York Times, Col. 5, Pg. 2, Sec. C  
Monday February 1 1999

ABSTRACT:

International group of banks, securities firms and **insurers** drops controversial **plan** to publicly **rate** Year 2000 **computer** readiness of world's major trading nations; critics feared rating plan would ignite flight of...

CORRECTION:

---

14/3,K/11 (Item 1 from file: 169)  
DIALOG(R)File 169: Insurance Periodicals  
(c) 1999 NILES Publishing Co. All rights reserved.

00148686  
Missouri panel puts forth a health care reform proposal.  
Cox, Brian  
National Underwriter: Life & Health/Financial Services, Dec 13 1993,  
p22

...ABSTRACT: Commission on State Health Care has endorsed a comprehensive restructuring of the state's health **insurance system** creating a **plan** to establish community **rating**, open enrollment, standardized coverage and several other initiatives. The plan is expected to ensure and ...

---

14/3,K/12 (Item 2 from file: 169)  
DIALOG(R)File 169: Insurance Periodicals  
(c) 1999 NILES Publishing Co. All rights reserved.

00094750  
N.Y. bank sells annuities, term life via kiosk.  
Koco, Linda  
National Underwriter: Life & Health/Financial Services, Oct 16 1989,  
p24

...ABSTRACT: term life insurance through an automated, kiosk-like unit located in the bank lobby. The **unit** can **rate** and sell **policies** from various **insurers**, print out **policy** applications, and issue annuity contracts. It also has the capacity to handle bank loans and...

---

14/3,K/13 (Item 3 from file: 169)  
DIALOG(R)File 169: Insurance Periodicals  
(c) 1999 NILES Publishing Co. All rights reserved.

00092970

Commercial insurance package rates and issues policies.  
Bests Review: Property/Casualty, Dec 1989, p82

ABSTRACT: The Texas Commercial Package **Policy**

**Insurance System** is able to

**rate**, print a **policy**, and code

statistics required by the Texas Insurance Checking Office. (Author/SPK)

---

14/3,K/14 (Item 4 from file: 169)

DIALOG(R)File 169: Insurance Periodicals

(c) 1999 NILES Publishing Co. All rights reserved.

00088382

Moody's **insurance claims** paying  
ratings.

National Underwriter: Life & Health/Financial Services, Feb 27 1989,  
p35

Moody's **insurance claims** paying  
ratings.

ABSTRACT: Moody's Investors Service said it confirmed the Aa3

**insurance claims**-paying rating, its

fourth highest, of the Equitable Life Assurance Society of the United

States. Zurich American Life Insurance Company was assigned to Aa3

**insurance claims**-paying

**rating** for its senior **policyholder**

obligations and claims. (Author/FMM)

---

14/3,K/15 (Item 5 from file: 169)

DIALOG(R)File 169: Insurance Periodicals

(c) 1999 NILES Publishing Co. All rights reserved.

00075103

Moody's assigns highest rating to four insurers.

National Underwriter: Life & Health/Financial Services, May 9 1988, p26

ABSTRACT: Moody's Investors Service said it assigned an Aaa

**insurance claims**-paying

**rating** to senior **policyholder**

obligations of Principal Mutual Life Insurance Company, Guardian Life

Insurance Company of America, Sun Alliance...

---

14/3,K/16 (Item 6 from file: 169)

DIALOG(R)File 169: Insurance Periodicals

(c) 1999 NILES Publishing Co. All rights reserved.

00071908

Insurance ratings.

National Underwriter: Life & Health/Financial Services, May 23 1988,  
p35

ABSTRACT: Announces that Moody's Investors Service has assigned its highest  
Aaa **insurance claims** paying rating  
to The Guardian Life Insurance Company of America. Principal Mutual Life  
Insurance Company was assigned a Aaa claims paying  
**rating** for senior **policyholder**  
obligations and claims. (CKP)

---

14/3,K/17 (Item 7 from file: 169)  
DIALOG(R)File 169: Insurance Periodicals  
(c) 1999 NILS Publishing Co. All rights reserved.

00011460  
Group sees success in Minnesota legislature.  
National Underwriter: Property/Casualty, May 25 1984, p57

ABSTRACT: Summarizes 1984 insurance legislation in Minnesota which includes  
authorization of statutory punitive damages for specified  
**insurance claims** practices  
violations; changes in the adjustable **policy** loan  
interest **rate** law; an omnibus technical corrections  
bill which provides an important repealer of the coverage for...

---

14/3,K/18 (Item 1 from file: 6)  
DIALOG(R)File 6: NTIS  
(c) 2010 NTIS, Intl Cpyrght All Rights Res. All rights reserved.

1526324 NTIS Accession Number: PB90-254228  
Durable Medical Equipment Competitive Bidding Demonstration: Evaluation  
Design Report  
(Final rept)  
Bell, S. H. ; Reardon, L. B. ; Orr, L. L. ; Poggio, E. C. ; Gabay, M.  
Abt Associates, Inc., Cambridge, MA.  
Corp. Source Codes: 000028000  
Sponsor: Health Care Financing Administration, Baltimore, MD. Office of  
Research and Demonstrations.  
Report No.: AAI-5936  
May 89 53p  
Languages: English  
Journal Announcement: GRAI9021  
See also PB90-254210. Sponsored by Health Care Financing Administration,  
Baltimore, MD. Office of Research and Demonstrations.  
Order this product from NTIS by: phone at 1-800-553-NTIS (U.S.  
customers); (703)605-6000 (other countries); fax at (703)321-8547; and  
email at orders@ntis.fedworld.gov. NTIS is located at 5285 Port Royal Road,  
Springfield, VA, 22161, USA.  
NTIS Prices: PC A04/MF A01

... Sources of evaluation data are identified for each outcome measure,  
and schedules for obtaining and **analyzing** data are  
**given**.

Identifiers: \*Health care technology; \*Medicare; \*Reimbursement  
mechanisms; Health financing; Insurance carriers; **Insuranceclaim reporting; Demonstration projects;**  
**NTISHCFORD**

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14/3,K/19 (Item 1 from file: 63)  
DIALOG(R)File 63: Transport Res(TRIS)  
(c) fmt only 2010 Dialog. All rights reserved.

00697199 DA  
TITLE: LIFETIME WEIGHT ENGINEERING - A PROGRESSIVE APPROACH  
AUTHOR(S): Glover, DN; Rutter, DJ  
SUPPLEMENTAL NOTES: OWEC'87 Offshore Weight Engng. 4th Conference, Held  
London 7-8 April 1987, paper 11 [13 p., 1 ref., 4 fig.]  
PUBLICATION DATE: 19000000  
LANGUAGE: English SUBFILE: MRIS (M)  
SOURCE ACCESSION NUMBER: 90033537  
DATA SOURCE: British Maritime Technology

...ABSTRACT: management is emphasised together with the advantages of  
establishing at an early stage a single **policy** which  
covers the **weight** engineering for the complete  
platform. Methods and **systems** required for a  
platform's operating phase are described and how these relate to the  
weight engineering carried out during earlier phases. The benefits of  
continuing control for **cost** savings, safety  
**assurance** and assessment of the effect on structural  
integrity of topside modifications are addressed in the...

---

14/3,K/20 (Item 2 from file: 63)  
DIALOG(R)File 63: Transport Res(TRIS)  
(c) fmt only 2010 Dialog. All rights reserved.

00664288 DA  
TITLE: PREDICTING ACCIDENTS AND **INSURANCE**  
**CLAIMS** AMONG OLDER DRIVERS  
AUTHOR(S): Brown, J; Greaney, K; Mitchel, J; Lee, WS  
CORPORATE SOURCE: ITT Hartford Insurance Group, 200 Executive Boulevard,  
Southington , CT, 06489-, American Association of Retired Persons, 601  
E Street, NW , Washington, DC, 20049-,  
Pag: 31p  
PUBLICATION DATE: 19931100 PUBLICATION YEAR: 1993  
LANGUAGE: English SUBFILE: HRIS (H 9401)  
AVAILABILITY: ITT Hartford Insurance Group; 200 Executive Boulevard ;  
Southington ; CT ; 06489-  
ORDER NUMBER: N/A  
FIGURES: 8 Fig. TABLES: 5 Tab.  
REFERENCES: Refs.

TITLE: PREDICTING ACCIDENTS AND **INSURANCE**  
**CLAIMS** AMONG OLDER DRIVERS

...ABSTRACT: related to accidents. Through insurance records, extensive  
driver background data were also available. These included  
**insurance claim** histories and  
motor vehicle record data available through state motor vehicle  
departments. Results of the...

...insight into accident causes and focus for educational opportunities.  
Results of the study both confirm **established**  
accident predictors and **give** new direction for  
future research and accident analysis. Through continued focus on the



new variables...

...DESCRIPTORS: DRIVER CHARACTERISTICS; ACCIDENT RISKS; DRIVER VISION;  
DRIVER PERCEPTION; COGNITIVE IMPAIRMENT; QUESTIONNAIRES; PSYCHOLOGICAL  
TESTS; DRIVER RECORDS; **INSURANCE**  
**CLAIMS**; CONTRAST SENSITIVITY; ATTENTIONAL ABILITIES;  
ACCIDENT EXPOSURE; SOCIAL ASPECTS; DRIVER ATTITUDES; DRIVER BEHAVIOR;  
DRIVER EDUCATION; ACCIDENT...

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14/3,K/22 (Item 4 from file: 63)  
DIALOG(R)File 63: Transport Res(TRIS)  
(c) fmt only 2010 Dialog. All rights reserved.

00628922 DA  
TITLE: CATASTROPHIC AUTO INJURIES: SURVEY OF AUTO INJURY CLAIMS WITH  
UNLIMITED NO-FAULT MEDICAL BENEFITS IN MICHIGAN, NEW JERSEY AND  
PENNSYLVANIA  
AUTHOR(S): Banks, J; Sprinkel, E  
CORPORATE SOURCE: Insurance Research Council, 1200 Harger Road, Suite 310,  
Oak Brook , IL, 60521,  
Pag: 60p  
PUBLICATION DATE: 19920600 PUBLICATION YEAR: 1992  
LANGUAGE: English SUBFILE: HRIS (H 9204)  
BIBLIOGRAPHIC/DATA APPENDICES: 3 App.  
AVAILABILITY: Insurance Research Council; 1200 Harger Road, Suite 310  
; Oak Brook ; IL ; 60521  
ORDER NUMBER: N/A  
FIGURES: 3 Fig. TABLES: 58 Tab.

ABSTRACT: This study provides information on auto  
**insurance claims** by those persons  
who survived a crash with catastrophic injuries. The best insurance  
records on...

...Council began tracking catastrophically injured auto accident victims in  
these three states in 1978. The **present** (1991) study  
**analyzes** detailed claimant, accident, injury and  
payment data for 1,061 claims from the group of...

DESCRIPTORS: AUTOMOBILE INSURANCE; **INSURANCE**  
**CLAIMS**; CATASTROPHIC INJURIES; MICHIGAN; NEW JERSEY;  
PENNSYLVANIA; NO FAULT INSURANCE; PERSONAL INJURY PROTECTION (PIP);  
TRENDS; RATE...

---

14/3,K/23 (Item 5 from file: 63)  
DIALOG(R)File 63: Transport Res(TRIS)  
(c) fmt only 2010 Dialog. All rights reserved.

00470163 DA  
TITLE: ROAD ACCIDENTS GREAT BRITAIN 1986. THE CASUALTY REPORT  
CORPORATE SOURCE: Her Majesty's Stationery Office, 49 High Holborn, London  
WC1V 6HB , England  
Pag: 128p  
PUBLICATION DATE: 19871000 PUBLICATION YEAR: 1987  
LANGUAGE: English SUBFILE: HRIS; IRRD (H 8802; I)  
SOURCE ACCESSION NUMBER: IRRD 809775  
ISBN: 0-11-550836-8  
AVAILABILITY: Her Majesty's Stationery Office; 49 High Holborn ; London

WC1V 6HB ; England  
DATA SOURCE: Transport and Road Research Laboratory

ABSTRACT: Most of the **analyses**  
**presented** are based on reports sent to the  
Department of Transport by the police forces. A...

...cohort, expected future road accident deaths amongst the 1985  
population, fires in road accidents, motor **insurance**  
**claims** statistics, child seat belt wearing, seasonal  
variations in casualty numbers, the effect on motorcycling of...

---

14/3,K/24 (Item 6 from file: 63)  
DIALOG(R)File 63: Transport Res(TRIS)  
(c) fmt only 2010 Dialog. All rights reserved.

00458201 DA  
TITLE: ANALYSIS OF THE EFFECT OF BUMPER INVOLVEMENT CRITERIA ON EVALUATING  
BUMPER PERFORMANCE  
AUTHOR(S): Abramson, P; Yedlin, M; Napolitano, E  
CORPORATE SOURCE: Transportation Research Board, 2101 Constitution Avenue,  
NW , Washington, DC, 20418,  
REPORT NUMBER: HS-040 029  
JOURNAL: Transportation Research Record Issue Number: 1047 Pag: pp  
72-76  
SUPPLEMENTAL NOTES: This paper appeared in Transportation Research Record  
N1047, Traffic Accident Data, Driver Performance, and Motor Vehicle  
Update.  
PUBLICATION DATE: 19850000 PUBLICATION YEAR: 1985  
LANGUAGE: English SUBFILE: HSL; HRIS (S; H 8701)  
ISSN: 03611981 0-309-0396 ISBN: 3-0  
AVAILABILITY: Transportation Research Board Business Office; 2101  
Constitution Avenue, NW ; Washington; DC ; 20418  
TABLES: 5 Tab.  
REFERENCES: 7 Ref.

ABSTRACT: The analysis of **insurance**  
**claim** data has been an important technique used to  
assess the effectiveness of federal standards for...  
...this paper are several different damage criteria that are currently  
applicable toward identifying bumper-involved  
**insurance claims**. The  
implications of each of these criteria in influencing the results of  
claim **analyses** are **presented**. In  
addition, a new cost-effectiveness measure, E, which is the product of  
**insurance claim** proportion and  
the average repair cost of these claims, is developed to quantify the  
risk...

...of ownership due to a low-speed accident. The usefulness of this measure  
in performing **insurance claim**  
analyses is demonstrated.

DESCRIPTORS: BUMPER; PERFORMANCE EVALUATION; ACCIDENT REPORTS;  
**INSURANCE**; DATA ANALYSIS; REPAIRS;  
**COST** EFFECTIVENESS; DAMAGE; CRITERIA; CLAIMS

14/3,K/25 (Item 7 from file: 63)  
DIALOG(R)File 63: Transport Res(TRIS)  
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00222067 DA  
TITLE: AUTOMOBILE HEAD RESTRAINTS-FREQUENCY OF NECK INJURY  
**INSURANCE CLAIMS** IN RELATION TO  
THE PRESENCE OF HEAD RESTRAINTS  
AUTHOR(S): O'Neill, B; Haddon, W; Kelley, AB; Sorenson, WW  
CORPORATE SOURCE: American Public Health Association, 1740 Broadway, New  
York, NY , 10019,  
JOURNAL: American Journal of Public Health Vol: 62 Issue Number: 3  
Pag: pp 309-406  
PUBLICATION DATE: 19720300 PUBLICATION YEAR: 1972  
LANGUAGE: English SUBFILE: HRIS (H)  
TABLES: 5 Tab  
REFERENCES: 26 Ref  
DATA SOURCE: Nat Safety Council Safety Res Info Serv

TITLE: AUTOMOBILE HEAD RESTRAINTS-FREQUENCY OF NECK INJURY  
**INSURANCE CLAIMS** IN RELATION TO  
THE PRESENCE OF HEAD RESTRAINTS  
ABSTRACT: THE STUDY SAMPLE CONSISTED OF 67,143 **INSURANCE  
CLAIMS**; THE MANUAL SEARCH OF THE FILES ASSOCIATED  
WITH THESE CLAIMS LED TO THE IDENTIFICATION OF...

...CARS WITHOUT HEAD RESTRAINTS AS STANDARD EQUIPMENT. SIMILAR RESULTS BY  
SEX OF DRIVER ARE ALSO **PRESENTED**. AN  
**ANALYSIS** BY MANUFACTURER REVEALED DIFFERENCES  
SIMILAR TO THE OVERALL PATTERN, BUT THE NUMBERS OF OBSERVATIONS WHEN...  
DESCRIPTORS: **INSURANCE; CLAIMS;**  
INJURIES; WHIPLASH; NECK; HEADRESTS; HEAD RESTRAINTS

---

14/3,K/26 (Item 8 from file: 63)  
DIALOG(R)File 63: Transport Res(TRIS)  
(c) fmt only 2010 Dialog. All rights reserved.

00054146 DA  
TITLE: OCEAN FREIGHT RATE GUIDELINES FOR SHIPPERS  
CORPORATE SOURCE: Federal Maritime Commission, 1405 Eye Street, NW,  
Washington, DC,  
Pag: 65 pp  
PUBLICATION DATE: 19740100 PUBLICATION YEAR: 1974  
LANGUAGE: English SUBFILE: MRIS (M 7406)  
BIBLIOGRAPHIC/DATA APPENDICES: 4 App  
AVAILABILITY: Government Printing Office National Technical Information  
Service; Superintendent of Documents ; Washington ; DC ;  
20402  
ORDER NUMBER: COM-74-50143/8  
DATA SOURCE: Etudes Routieres

...ABSTRACT: advisable for the cargo owner to obtain additional protection  
from a cargo insurer. Basic cargo **policies** and  
**rating** practices are outlined, as well as the  
principal factors evaluated in underwriting. There is also a brief  
description of procedures followed in processing  
**insurance claims**. The booklet

also considers some of the less direct cost elements involved in export transportation...

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14/3,K/27 (Item 1 from file: 8)  
DIALOG(R)File 8: Ei Compendex(R)  
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0013191848 E.I. COMPENDEX No: 1994071317570  
Computer systems security in Slovenia  
Hudoklin, Alenka; Smitek, Branislav  
Corresp. Author/Affil: Hudoklin, Alenka: Univ of Maribor, Kranj, Slovenia  
Computers and Security ( Comput Secur ) 1994, 13/1 (30-33)  
Publication Date: 19940101  
CODEN: CPSED ISSN: 0167-4048  
DOI: 10.1016/0167-4048(94)90088-4  
Document Type: Article; Journal Record Type: Abstract  
Treatment: G; (General review)  
Language: English Summary Language: English

...that computer systems security problems are not unknown to Slovenian companies. However, existing levels of **computer** security awareness and security **policies**, and the **rate** of their improvement, are at a lower level than in the wider international environment.

Descriptors: Computer systems; Economics; Finance;  
**Insurance**; International trade; Public  
**policy**; Security systems; Surveys; \* Security of data

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14/3,K/28 (Item 2 from file: 8)  
DIALOG(R)File 8: Ei Compendex(R)  
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0012576317 E.I. COMPENDEX No: 1991090249975  
Chemical plant underwriting & risk assessment a personal view  
Alexander, John M.  
Corresp. Author/Affil: Alexander, John M.: Consultek Pty., Ltd,  
Melbourne, Australia  
Editor(s): Anon  
Conference Title: International Conference on Safety and Loss Prevention  
in the Chemical and Oil Processing Industries  
Conference Location: Singapore Conference Date: 19891023-19891027  
E.I. Conference No.: 14863  
Institution of Chemical Engineers Symposium Series ( Inst Chem Eng Symp  
Ser ) 1990, -/120 (75-86)  
Publication Date: 19901201  
Publisher: Publ by Inst of Chemical Engineers  
CODEN: ICESD ISSN: 0307-0492  
Document Type: Conference Paper; Conference Proceeding Record Type:  
Abstract  
Treatment: G; (General review)  
Language: English Summary Language: English

...key factor is whether the risk is insurable. The difficulties of setting up a chemical **plant rating system** are discussed with reference to existing approaches. The concept of a loss assessment profile is...

Identifiers: Business Interruption Insurance; Chemical Plant

**Underwriting; Loss Assessment;  
Premium Rates**

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14/3,K/29 (Item 3 from file: 8)  
DIALOG(R)File 8: Ei Compendex(R)  
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0011862805 E.I. COMPENDEX No: 1986090131879  
ANALYSIS OF THE EFFECT OF BUMPER INVOLVEMENT CRITERIA ON EVALUATING  
BUMPER PERFORMANCE.  
Abramson, Paul; Yedlin, Mark; Napolitano, E.  
Corresp. Author/Affil: Abramson, Paul  
Transportation Research Record ( Transp Res Rec ) 1985, (72-76)  
Publication Date: 19851201  
CODEN: TRRED ISSN: 0361-1981  
Document Type: Journal Record Type: Abstract  
Treatment: E; (Economic); G; (General review); X; (Experimental)  
Language: English Summary Language: English  
Number of References: 7

...this paper are several different damage criteria that are currently  
applicable toward identifying bumper-involved **insurance**  
**claims**. The implications of each of these criteria in  
influencing the results of claims **analyses** are  
**presented**. In addition, a new cost-effectiveness  
measure, E, which is the product of **insurance**  
**claim** proportion and the average repair cost of these  
claims, is developed to quantify the risk...

...of ownership due to a low-speed accident. The usefulness of this measure  
in performing **insurance claim**  
analyses is demonstrated.

Identifiers: BUMPER PERFORMANCE; **INSURANCE**  
**CLAIMS**

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14/3,K/30 (Item 4 from file: 8)  
DIALOG(R)File 8: Ei Compendex(R)  
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0010745367 E.I. COMPENDEX No: 1979090008179  
RESEARCH BASED FARM SAFETY IMPACT PROGRAMS.  
Lindhardt, Richard E.; Fanning, Paul K.  
Corresp. Author/Affil: Lindhardt, Richard E.  
Conference Title: Pap ASAE for Summer Meet  
Conference Location: Logan, UT, USA Conference Date: 19780627-19780630  
Paper - American Society of Agricultural Engineers 1978, 78-5040, (15)  
Publication Date: 19781201  
Publisher: ASAE  
CODEN: AAEP ISSN: 0145-0166  
Document Type: Journal Record Type: Abstract  
Language: Unspecified Summary Language: English

Washington State, through the Industrial **Insurance**  
**Claims** Division, has accumulated five years of actual  
accident records classified under 38 types of farming...

...25 to 40 percent to farm labor costs. Put another way, over 100 per acre

**insurance cost** yearly to some tree fruit farmers. The State Industrial Insurance covers virtually every employee in...

...of data, the effect of training programs can be determined. A safety impact program is **presented** along with data **analysis** to document the areas of emphasis. Christmas tree and tree fruit farming accident data are **presented** and **analyzed**.

---

14/3,K/31 (Item 1 from file: 14)  
DIALOG(R)File 14: Mechanical and Transport Engineer Abstract  
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0004222238 IP ACCESSION NO: 201001-61-1461419  
Ministry specialized insurance transaction object oriented system and method

Glick, Donald L; Pannabecker, Daryl G; Shepherd, Tammy E; Allison, Michael J; White, Hugh W

, USA  
PUBLISHER URL:  
<http://patft.uspto.gov/netacgi/nph-Parser?Sect1=PTO2&Sect2=HITOFF&u=/netahtml/PTO/search-adv.htm&r=1&p=1&f=G&l=50&d=PTXT&S1=7627490.PN.&OS=pn/7627490&RS=PN/7627490>

DOCUMENT TYPE: Patent  
RECORD TYPE: Abstract  
LANGUAGE: English  
FILE SEGMENT: Mechanical & Transportation Engineering Abstracts

ABSTRACT:

The present invention involves a ministry and religious institution insurance transaction **system** and method which allows for quoting, **rate** determination, **policy** creation and saving quote and policy application information through a web based interface linking a...

...potential customer who is then allowed to request, gather and submit information for quoting an **insurance policy**. A copy of the quote information is transferred to the insurance company office system where...

---

14/3,K/32 (Item 1 from file: 73)  
DIALOG(R)File 73: EMBASE  
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0078400949 EMBASE/Medline No: 2001006756  
Is more better than less? An analysis of children's mental health services  
Foster E.M.  
Dept. of Hlth. Policy/Administration, 116 Henderson Building,  
Pennsylvania State University, University Park, PA 16802-4705, United States

CORRESP. AUTHOR/AFFIL: Foster E.M.: Dept. of Hlth. Policy/Administration,  
116 Henderson Building, Pennsylvania State University, University Park, PA  
16802-4705, United States

Health Services Research ( Health Serv. Res. ) (United States) December  
1, 2000, 35/5 II SUPPL. (1135-1158)  
CODEN: HESRA ISSN: 0017-9124  
DOCUMENT TYPE: Journal; Article RECORD TYPE: Abstract  
LANGUAGE: English SUMMARY LANGUAGE: English  
NUMBER OF REFERENCES: 40

...visits on key mental health outcomes (functioning and symptomatology).  
Data Sources/Study Setting. The results **presented**  
involve **analyses** of data from the Fort Bragg  
Demonstration and are based on a sample of 301...  
...included in these analyses. Information on the use of mental health  
services was taken from **insurance**  
**claims** and a management information system. Services  
data were used to describe the use of outpatient...

---

14/3,K/33 (Item 2 from file: 73)  
DIALOG(R)File 73: EMBASE  
(c) 2010 Elsevier B.V. All rights reserved.

0077463475 EMBASE/Medline No: 1998373910  
Costs attributable to osteoarthritis  
MacLean C.H.; Knight K.; Paulus H.; Brook R.H.; Shekelle P.G.  
UCLA Division of Rheumatology; Division of Rheumatology, UCLA Medical  
Center, Rehabilitation Building, 1000 Veteran Ave., Los Angeles, CA  
90095-1670, United States  
CORRESP. AUTHOR/AFFIL: MacLean C.H.: Division of Rheumatology, UCLA  
Medical Center, Rehabilitation Building, 1000 Veteran Ave., Los Angeles, CA  
90095-1670, United States

Journal of Rheumatology ( J. Rheumatol. ) (Canada) November 1, 1998,  
25/11 (2213-2218)  
CODEN: JRHUA ISSN: 0315-162X  
DOCUMENT TYPE: Journal; Article RECORD TYPE: Abstract  
LANGUAGE: English SUMMARY LANGUAGE: English  
NUMBER OF REFERENCES: 22

...charges attributable to osteoarthritis (OA) in a managed care  
organization. Methods. Longitudinal study based on  
**insurance claims** incurred and filed  
between 1991 and 1993 in a national managed care organization. Patients  
with...  
...charges. Conclusion. Patients with symptomatic OA incur charges for  
medical care at about twice the **rate** of  
**plan** enrollees without claims for OA and account for a  
substantial proportion of total charges in...

---

14/3,K/34 (Item 3 from file: 73)  
DIALOG(R)File 73: EMBASE  
(c) 2010 Elsevier B.V. All rights reserved.

0076356635 EMBASE/Medline No: 1996031829  
Report card daze: Do good grades save lives?  
Montague J.

Hospitals and Health Networks ( HOSP. HEALTH NETW. ) (United States)  
January 31, 1996, 70/1 (33-36)  
CODEN: HHNEE ISSN: 1068-8838  
DOCUMENT TYPE: Journal; Review RECORD TYPE: Abstract  
LANGUAGE: English SUMMARY LANGUAGE: English

MEDICAL DESCRIPTORS:

cost effectiveness analysis; health care cost; health care delivery; health  
care management; health care **policy**; health  
**insurance**; **rating** scale; review;  
scoring **system**

ORIG. DESCRIPTORS:

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14/3,K/35 (Item 4 from file: 73)  
DIALOG(R)File 73: EMBASE  
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0073945307 EMBASE/Medline No: 1989125757

A comparison of hospital performance under the partial-payer medicare PPS  
and state all-payer rate-setting systems

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Inquiry ( INQUIRY ) (United States) June 6, 1989, 26/1 (48-61)  
CODEN: INQYA ISSN: 0046-9580  
DOCUMENT TYPE: Journal; Article RECORD TYPE: Abstract  
LANGUAGE: English SUMMARY LANGUAGE: English

...passage of PL 98-21 was accompanied by a flurry of interest in  
all-payer **rate regulation**, the  
popularity of all-payer **systems** has waned recently. This  
article attempts to determine if the move away from all-payer...

MEDICAL DESCRIPTORS:

\* cost control; \* health care utilization; \* health  
**insurance**; \* hospital; \* hospital **cost**;  
\* performance

ORIG. DESCRIPTORS:

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14/3,K/36 (Item 5 from file: 73)  
DIALOG(R)File 73: EMBASE  
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0065967644 EMBASE/Medline No: 10276155

Making electronic claims billing work for you.

Mabie G.

CORRESP. AUTHOR/AFFIL: Mabie G.

Health care strategic management ( Health Care Strateg Manage ) (United  
States) February 1, 1986, 4/2 (23-24)



ISSN: 0742-1478  
DOCUMENT TYPE: Journal; Article RECORD TYPE: Abstract  
FILE SEGMENT: Medline  
LANGUAGE: English

Given the volume of **insurance claims** currently filed in the United States, electronic claims billing may be the answer to myriad problems. Explored here are the questions to ask before **deciding** to upgrade your **present** system and how to accomplish that task once the decision is made.

---

14/3,K/37 (Item 1 from file: 155)  
DIALOG(R)File 155: MEDLINE(R)  
(c) format only 2010 Dialog. All rights reserved.

14025631 PMID: 11130814 Record Identifier: PMC1089167  
Is more better than less? An analysis of children's mental health services.  
Foster E M  
Department of Health Policy and Administration, Pennsylvania State University, University Park 16802-4705, USA.  
Health services research (United States) Dec 2000, 35 (5 Pt 2) p1135-58, ISSN 0017-9124--Print 0017-9124--Linking Journal Code: 0053006  
Publishing Model Print; Cites J Ment Health Adm. 1995 Fall;22(4):403-13 PMID 10152008; Cites J Stud Alcohol. 1998 Nov;59(6):690-7 PMID 9811090; Cites J Ment Health Adm. 1996 1998;19:17-34 PMID 9611610; Cites J Ment Health Adm. 1996 Winter;23(1):30-9 PMID 10154317  
Document type: Journal Article; Research Support, Non-U.S. Gov't; Research Support, U.S. Gov't, Non-P.H.S.  
Languages: ENGLISH  
Main Citation Owner: NLM  
Other Citation Owner: NLM  
Record type: MEDLINE; Completed

...visits on key mental health outcomes (functioning and symptomatology).  
DATA SOURCES/STUDY SETTING: The results **presented** involve **analyses** of data from the Fort Bragg Demonstration and are based on a sample of 301...

... included in these analyses. Information on the use of mental health services was taken from **insurance claims**

---

14/3,K/38 (Item 2 from file: 155)  
DIALOG(R)File 155: MEDLINE(R)  
(c) format only 2010 Dialog. All rights reserved.

13052193 PMID: 9818666  
Costs attributable to osteoarthritis.  
MacLean C H; Knight K; Paulus H; Brook R H; Shekelle P G  
West Los Angeles Veterans Affairs Medical Center, Division of General Internal Medicine, California, USA.  
Journal of rheumatology (CANADA) Nov 1998, 25 (11) p2213-8, ISSN

0315-162X--Print 0315-162X--Linking Journal Code: 7501984

Publishing Model Print

Document type: Journal Article; Research Support, Non-U.S. Gov't;  
Research Support, U.S. Gov't, Non-P.H.S.

Languages: ENGLISH

Main Citation Owner: NLM

Record type: MEDLINE; Completed

... charges attributable to osteoarthritis (OA) in a managed care organization. METHODS: Longitudinal study based on **insurance claims** incurred and filed between 1991 and 1993 in a national managed care organization. Patients with...

... charges. CONCLUSION: Patients with symptomatic OA incur charges for medical care at about twice the **rate** of **plan** enrollees without claims for OA and account for a substantial proportion of total charges in...

---

14/3,K/41 (Item 5 from file: 155)  
DIALOG(R)File 155: MEDLINE(R)  
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12633960 PMID: 9408825

Evaluation of an algorithm to identify women with carcinoma of the breast.

Solin L J; MacPherson S; Schultz D J; Hanchak N A

Department of Radiation Oncology, University of Pennsylvania School of Medicine, Philadelphia 19104, USA.

Journal of medical systems (UNITED STATES) Jun 1997, 21 (3) p189-99,  
ISSN 0148-5598--Print 0148-5598--Linking Journal Code: 7806056

Publishing Model Print

Document type: Journal Article

Languages: ENGLISH

Main Citation Owner: NLM

Record type: MEDLINE; Completed

... the cost and quality of health care, few studies have evaluated algorithms developed for such **analyses**. Therefore, the **present** study was performed to evaluate prospectively a previously published algorithm used to identify women with...

... of a large health maintenance organization (HMO). The algorithm's positive predictive value for cases **identified** in the **present** study was 83% (147/177). To attempt to improve upon the positive predictive value, multiple...

...; as Topic; Efficiency, Organizational; Evaluation Studies as Topic;  
Health Services Research; Humans; Independent Practice Associations;  
**Insurance Claim** Reporting; Logic;  
Lymph Node Excision--statistics and numerical data--SN; Mastectomy  
--statistics and numerical data...

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14/3,K/42 (Item 6 from file: 155)  
DIALOG(R)File 155: MEDLINE(R)  
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12633569 PMID: 9408428

Adverse outcomes of managed care gatekeeping.

Young G P; Lowe R A

Emergency Department, Sacred Heart Medical Center, Eugene, OR 97401, USA.

garypyoung@aol.com

Academic emergency medicine - official journal of the Society for  
Academic Emergency Medicine (UNITED STATES) Dec 1997, 4 (12) p1129-36,  
ISSN 1069-6563--Print 1069-6563--Linking Journal Code: 9418450

Publishing Model Print; Comment in Acad Emerg Med. 1998  
Aug;5(8):840-1 PMID 9715248; Comment in Acad Emerg Med. 1997  
Dec;4(12):1099-100 PMID 9408420

Document type: Journal Article; Review

Languages: ENGLISH

Main Citation Owner: NLM

Record type: MEDLINE; Completed

... in psychiatric hospitalization, and unstable angina. CONCLUSION:  
Adverse outcomes occur with MCO gatekeeping, Although the  
**present** study cannot **ascertain**  
whether this is a frequent event or a rare one, the safety of MCO  
gatekeeping...

Descriptors: \*Emergency Service, Hospital--statistics and numerical data  
--SN; \***Insurance Claim** Review;  
\*Managed Care Programs--economics--EC; \*Outcome Assessment (Health Care);  
\*Referral and Consultation--organization and...

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14/3,K/47 (Item 1 from file: 34)  
DIALOG(R)File 34: SciSearch(R) Cited Ref Sci  
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09255317 Genuine Article#: 383ZG No. References: 39

Title: Is more better than less? An analysis of children's mental health  
services

Author: Foster EM (REPRINT)

Corporate Source: Penn State Univ,Dept Hlth Policy & Adm,116 Henderson  
Bldg/University Pk//PA/16802 (REPRINT); Penn State Univ,Dept Hlth  
Policy & Adm,University Pk//PA/16802

Journal: HEALTH SERVICES RESEARCH, 2000, V35, N5,2 (DEC), P1135-1158

ISSN: 0017-9124 Publication Date: 20001200

Publisher: HEALTH ADMINISTRATION PRESS, C/O FOUNDATION AMER COLL HEALTHCARE  
EXECUTIVES ONE N FRANKLIN ST, STE 1700, CHICAGO, IL 60606-3491 USA

Language: English Document Type: ARTICLE (ABSTRACT AVAILABLE)

...Abstract: visits on key mental health outcomes (functioning and  
symptomatology).

Data Sources/Study Setting. The results  
**presented** involve **analyses** of  
data from the Fort Bragg Demonstration and are based on a sample of 301  
...included in these analyses. Information on the use of mental health  
services was taken from **insurance**  
**claims** and a management information system. Services  
data were used to describe the use of outpatient...

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14/3,K/49 (Item 3 from file: 34)  
DIALOG(R)File 34: SciSearch(R) Cited Ref Sci

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06283708 Genuine Article#: YG294 No. References: 36

Title: The effects of **insurance**

**coverage** on the quality of prenatal care

Author: Klinkman MS (REPRINT) ; Gorenflo DW; Ritsema TS

Corporate Source: UNIV MICHIGAN, DEPT FAMILY PRACTICE, 1018 FULLER RD/ANN ARBOR//MI/48109 (REPRINT)

Journal: ARCHIVES OF FAMILY MEDICINE, 1997, V6, N6 (NOV-DEC), P557-566

ISSN: 1063-3987 Publication Date: 19971100

Publisher: AMER MEDICAL ASSOC, 515 N STATE ST, CHICAGO, IL 60610

Language: English Document Type: ARTICLE (ABSTRACT AVAILABLE)

Title: The effects of **insurance**

**coverage** on the quality of prenatal care

...Abstract: sample of 267 patients (93 with Medicaid, 92 with health maintenance organization, and 82 with **fee** -for-service **insurance**) receiving prenatal care from community physicians (obstetricians-gynecologists and family practitioners) between January 1, 1991...

...in the quality of prenatal care provided to patients with Medicaid, health maintenance organization, and **fee**-for-service **insurance**. Clinicians may have altered screening protocols based on preexisting perceptions of patient risk. Although summary...

...Identifiers: FEE-FOR-SERVICE; HEALTH MAINTENANCE ORGANIZATION; TRADITIONAL MEDICAID **PLANS**; MANAGED CARE; BIRTH-**WEIGHT**; OUTCOMES; PREPAID; INFECTION;